

ABSTRACT

A method and system for prepaying credits to a user account for communications services provided. If a system detects a predefined condition
5 associated with a communications connection, the system deducts the cost of the communications connection from the credit in the user account. The predefined condition includes the origination of the communications connection from one of a plurality of predefined sources. Software for implementing the method may be
10 implemented in a number of environments, including a computer system accessible remotely or a processor located on the user's telephone.

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